

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Edward C. Hill  
 Elizabeth L. Hill  
 Debtors

Case No. 15-14914-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb  
 smg +Edward C. Hill, Elizabeth L. Hill, 4344 New Holland Road, Mohnton, PA 19540-8653  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13631101 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13563140 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 13565054 +Diamond Credit Union, 1600 Medicare Drive, Pottstown, PA 19464-3242  
 13568041 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003  
 13565057 +National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412  
 13565058 +Nationstar Mortgage, PO Box 619098, Dallas, TX 75261-9098  
 13565059 +Philips Curtin & Di Giacomo, 1231 Lancaster Avenue, Berwyn, PA 19312-1244  
 13565060 +Physician Billing Office, PO Box 102388, Atlanta, GA 30368-2388  
 13620573 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096  
 13621426 +THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW, c/o Aldridge Pite, LLP,  
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921  
 13602401 +The Bank of New York Mellon, c/o Joshua I. Goldman, Esq., KML Law Group PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13839503 +The Bank of New York Mellon, c/o Thomas Puleo, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13565063 +US Postal Service FCU, 7905 Malcolm Road, 4th Floor, Clinton, MD 20735-1735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Aug 25 2018 05:48:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:59:05  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2018 02:00:01 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13565049 +EDI: CAPITALONE.COM Aug 25 2018 05:48:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 13573428 EDI: CAPITALONE.COM Aug 25 2018 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13607789 EDI: BL-BECKET.COM Aug 25 2018 05:48:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13565050 +EDI: CITICORP.COM Aug 25 2018 05:48:00 Children's Place, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 13621692 +EDI: CITICORP.COM Aug 25 2018 05:48:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 13565051 +EDI: CITICORP.COM Aug 25 2018 05:48:00 Citiflex/ Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 13565052 +EDI: WFNNB.COM Aug 25 2018 05:48:00 Comenity Bank/ Bonton, PO Box 182789,  
 Columbus, OH 43218-2789  
 13565055 +EDI: CBSKOHL.COM Aug 25 2018 05:48:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
 13596464 +EDI: MID8.COM Aug 25 2018 05:48:00 Midland Credit Management, Inc. as agent for,  
 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 13626147 EDI: PRA.COM Aug 25 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13598621 E-mail/Text: ebn@vativrecovery.com Aug 25 2018 01:58:56 Palisades Acquisition XVII,  
 VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Acquisition XVI,  
 P.O. Box 40728, Houston, TX 77240-0728  
 13580150 EDI: Q3G.COM Aug 25 2018 05:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13565061 +EDI: RMSC.COM Aug 25 2018 05:48:00 Synch/Nations, PO Box 965036, Orlando, FL 32896-5036  
 13565062 +EDI: RMSC.COM Aug 25 2018 05:48:00 Synch/Sams Club, PO Box 965036,  
 Orlando, FL 32896-5036  
 13642460 +E-mail/Text: djarboe@uspsfcu.org Aug 25 2018 01:58:58 U.S. Postal Service FCU,  
 7905 Malcolm Road, Suite 311, Clinton, MD 20735-1730

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13565053\* +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242  
 13565056 ##+Medical Reading Dermatology, 2208 Quarry Drive, Reading, PA 19609-1158

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Keith  
Form ID: 318

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Aug 24, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
bkgroup@kmlawgroup.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Edward C. Hill NO1JTB@juno.com  
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Elizabeth L. Hill NO1JTB@juno.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frapa@trusteel3.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Edward C. Hill</u>	Social Security number or ITIN	xxx-xx-6569
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Elizabeth L. Hill</u>	Social Security number or ITIN	xxx-xx-8930
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-14914-ref			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward C. Hill

Elizabeth L. Hill

8/24/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**